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Statement

Insurance Association of Connecticut

Transportation Committee

HB 5383, AN ACT CONCERNING THE USE OF ELECTRONIC AUTOMOBILE INSURANCE CARDS

HB 5930, AN ACT CONCERNING ELECTRONIC AUTOMOBILE INSURANCE CARDS

February 9, 2015

I am Eric George, President of the Insurance Association of Connecticut (IAC). The IAC supports both HB 5383, An Act Concerning the Use of Electronic Automobile Insurance Cards and HB 5930, An Act Concerning Electronic Automobile Insurance Cards.

While usage of mobile phones continues to grow dramatically and with ever expanding innovation in technology and uses, Connecticut does not currently allow drivers to use electronic automobile insurance cards rather than physical cards. Drivers even face potential citations and mandatory court appearances if they are unable to produce these physical insurance cards to law enforcement officials when asked.

Each of HB 5383 and HB 5930 would allow drivers to simply use their smart phones as evidence of proper insurance coverage in place of producing the physical cards.

And nothing in either HB 5383 or HB 5930 disallows the continued use of traditional physical automobile insurance cards. If that is the preference of the driver, then she is free to produce the physical card when necessary. Additional options available that can provide proof of insurance not only are a benefit to the driver, but the courts as well since they will not have the burden of a caseload that is merely before them because of a lost or expired physical automobile insurance card.

Well over half of states (38) allow for the use of electronic automobile insurance cards.

As stated, the IAC supports both HB 5383 and HB 5930 and urges their passage. Thank you for the opportunity to present the IAC's comments on these pieces of legislation.